## CATSKILL HUDSON BANCORP, INC.

Selected balance and off-balance sheet items  Assets  Loans  Construction & development  Closed-end 1-4 family residential  Home equity  Credit card  Other consumer  Commercial & Industrial  Commercial real estate  Unused commitments  Securitization outstanding principal  Mortgage-backed securities (GSE and private issue)  Asset-backed securities  Other securities  Cash & balances due  Residential mortgage originations  Closed-end mortgage originated for sale (quarter)  Open-end HELOC originated for sale (quarter)  Open-end HELOC originations sold (quarter)  Open-end HELOC originations sold (quarter)	CPP Disburseming 02/27/20 2009 \$ million	\$276 \$161 \$5 \$17 \$9 \$0 \$11 \$42 \$76 \$33 \$0 \$26 \$0 \$72 \$11	RSSD (Holdin 3443 20: \$ mill	10	10
Assets  Loans  Construction & development  Closed-end 1-4 family residential  Home equity  Credit card  Other consumer  Commercial & Industrial  Commercial real estate  Unused commitments  Securitization outstanding principal  Mortgage-backed securities (GSE and private issue)  Asset-backed securities  Other securities  Cash & balances due  Residential mortgage originations  Closed-end mortgage originated for sale (quarter)  Open-end HELOC originated for sale (quarter)  Closed-end mortgage originations sold (quarter)		\$276 \$161 \$5 \$17 \$9 \$0 \$1 \$42 \$76 \$33 \$0 \$26 \$0 \$72 \$11		\$322 \$174 \$4 \$18 \$9 \$0 \$1 \$44 \$87 \$31 \$0 \$54 \$31 \$0 \$54	10 10
Loans  Construction & development  Closed-end 1-4 family residential  Home equity  Credit card  Other consumer  Commercial & Industrial  Commercial real estate  Unused commitments  Securitization outstanding principal  Mortgage-backed securities (GSE and private issue)  Asset-backed securities  Other securities  Cash & balances due  Residential mortgage originations  Closed-end mortgage originated for sale (quarter)  Open-end HELOC originated for sale (quarter)  Closed-end mortgage originations sold (quarter)	\$ million	\$276 \$161 \$5 \$17 \$9 \$0 \$1 \$42 \$76 \$33 \$0 \$26 \$0 \$72 \$11	\$ mill	\$322 \$174 \$4 \$18 \$9 \$0 \$1 \$44 \$87 \$31 \$0 \$54 \$0	-1 -2 -2 -1 10
Loans  Construction & development  Closed-end 1-4 family residential  Home equity  Credit card  Other consumer  Commercial & Industrial  Commercial real estate  Unused commitments  Securitization outstanding principal  Mortgage-backed securities (GSE and private issue)  Asset-backed securities  Other securities  Cash & balances due  Residential mortgage originations  Closed-end mortgage originated for sale (quarter)  Open-end HELOC originated for sale (quarter)  Closed-end mortgage originations sold (quarter)		\$161 \$5 \$17 \$9 \$0 \$1 \$42 \$76 \$33 \$0 \$26 \$0 \$72 \$11		\$174 \$4 \$18 \$9 \$0 \$1 \$44 \$87 \$31 \$0 \$54 \$0	-1 -2 -2 -1 10
Construction & development  Closed-end 1-4 family residential  Home equity  Credit card  Other consumer  Commercial & Industrial  Commercial real estate  Unused commitments  Securitization outstanding principal  Mortgage-backed securities (GSE and private issue)  Asset-backed securities  Other securities  Cash & balances due  Residential mortgage originations  Closed-end mortgage originated for sale (quarter)  Open-end HELOC originated for sale (quarter)  Closed-end mortgage originations sold (quarter)		\$5 \$17 \$9 \$0 \$1 \$42 \$76 \$33 \$0 \$26 \$0 \$72 \$11		\$4 \$18 \$9 \$0 \$1 \$44 \$87 \$31 \$0 \$54 \$0 \$54	-1 -2 -2 -1 10
Closed-end 1-4 family residential  Home equity  Credit card  Other consumer  Commercial & Industrial  Commercial real estate  Unused commitments  Securitization outstanding principal  Mortgage-backed securities (GSE and private issue)  Asset-backed securities  Other securities  Cash & balances due  Residential mortgage originations  Closed-end mortgage originated for sale (quarter)  Open-end HELOC originated for sale (quarter)  Closed-end mortgage originations sold (quarter)		\$17 \$9 \$0 \$1 \$42 \$76 \$33 \$0 \$26 \$0 \$72 \$11		\$18 \$9 \$0 \$1 \$44 \$87 \$31 \$0 \$54 \$0 \$83 \$7	10
Home equity Credit card Other consumer Commercial & Industrial Commercial real estate  Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Cash & balances due  Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter)		\$9 \$0 \$1 \$42 \$76 \$33 \$0 \$26 \$0 \$72 \$11		\$9 \$0 \$1 \$44 \$87 \$31 \$0 \$54 \$0 \$83 \$7	10
Credit card Other consumer Commercial & Industrial Commercial real estate  Unused commitments Securitization outstanding principal Mortgage-backed securities (GSE and private issue) Asset-backed securities Other securities Cash & balances due  Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter)		\$0 \$1 \$42 \$76 \$33 \$0 \$26 \$0 \$72 \$11		\$0 \$1 \$44 \$87 \$31 \$0 \$54 \$0 \$83 \$7	10
Other consumer  Commercial & Industrial  Commercial real estate  Unused commitments  Securitization outstanding principal  Mortgage-backed securities (GSE and private issue)  Asset-backed securities  Other securities  Cash & balances due  Residential mortgage originations  Closed-end mortgage originated for sale (quarter)  Open-end HELOC originated for sole (quarter)  Closed-end mortgage originations sold (quarter)		\$1 \$42 \$76 \$33 \$0 \$26 \$0 \$72 \$11		\$1 \$44 \$87 \$31 \$0 \$54 \$0 \$83 \$7	-2 1. 10
Commercial real estate  Unused commitments  Securitization outstanding principal  Mortgage-backed securities (GSE and private issue)  Asset-backed securities  Other securities  Cash & balances due  Residential mortgage originations  Closed-end mortgage originated for sale (quarter)  Open-end HELOC originated for sole (quarter)  Closed-end mortgage originations sold (quarter)		\$42 \$76 \$33 \$0 \$26 \$0 \$72 \$11		\$44 \$87 \$31 \$00 \$54 \$0 \$83 \$7	10.
Commercial real estate  Unused commitments  Securitization outstanding principal  Mortgage-backed securities (GSE and private issue)  Asset-backed securities  Other securities  Cash & balances due  Residential mortgage originations  Closed-end mortgage originated for sale (quarter)  Open-end HELOC originated for sole (quarter)  Closed-end mortgage originations sold (quarter)		\$33 \$0 \$26 \$0 \$72 \$11		\$31 \$0 \$54 \$0 \$83 \$7	10
Securitization outstanding principal  Mortgage-backed securities (GSE and private issue)  Asset-backed securities  Other securities  Cash & balances due  Residential mortgage originations  Closed-end mortgage originated for sale (quarter)  Open-end HELOC originated for sale (quarter)  Closed-end mortgage originations sold (quarter)		\$0 \$26 \$0 \$72 \$11 \$10		\$0 \$54 \$0 \$83 \$7	10.
Securitization outstanding principal  Mortgage-backed securities (GSE and private issue)  Asset-backed securities  Other securities  Cash & balances due  Residential mortgage originations  Closed-end mortgage originated for sole (quarter)  Open-end HELOC originated for sale (quarter)  Closed-end mortgage originations sold (quarter)		\$0 \$26 \$0 \$72 \$11 \$10		\$0 \$54 \$0 \$83 \$7	10.
Mortgage-backed securities (GSE and private issue)  Asset-backed securities  Other securities  Cash & balances due  Residential mortgage originations  Closed-end mortgage originated for sale (quarter)  Open-end HELOC originated for sale (quarter)  Closed-end mortgage originations sold (quarter)		\$26 \$0 \$72 \$11 \$0 \$72 \$11		\$54 \$0 \$83 \$7	10.
Asset-backed securities Other securities Cash & balances due Residential mortgage originations Closed-end mortgage originated for sale (quarter) Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter)		\$0 \$72 \$11 \$0 \$0		\$0 \$83 \$7	1.
Other securities  Cash & balances due  Residential mortgage originations  Closed-end mortgage originated for sole (quarter)  Open-end HELOC originated for sale (quarter)  Closed-end mortgage originations sold (quarter)		\$72 \$11 \$0 \$0		\$83 \$7	1
Cash & balances due  Residential mortgage originations  Closed-end mortgage originated for sole (quarter)  Open-end HELOC originated for sale (quarter)  Closed-end mortgage originations sold (quarter)		\$11 \$0 \$0		\$7	
Closed-end mortgage originated for sale (quarter)  Open-end HELOC originated for sale (quarter)  Closed-end mortgage originations sold (quarter)		\$0			
Closed-end mortgage originated for sale (quarter)  Open-end HELOC originated for sale (quarter)  Closed-end mortgage originations sold (quarter)		\$0			
Open-end HELOC originated for sale (quarter) Closed-end mortgage originations sold (quarter)		\$0			
Closed-end mortgage originations sold (quarter)		\$0		\$0	
			\$0		
open end netoe originations sold (quarter)		\$0		\$0	
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Liabilities		\$254		\$300	1
Deposits		\$246	\$291		1
Total other borrowings		\$5		\$5	
FHLB advances		\$5		\$4	-1
Equity					
Equity capital at quarter end		\$22		\$23	
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$7		\$0	
Performance Ratios					
Tier 1 leverage ratio		8.1%		7.0%	
Tier 1 risk based capital ratio		11.1%		11.5%	
Total risk based capital ratio		13.0%		13.7%	
Return on equity <sup>1</sup>		7.7%		6.7%	
Return on assets <sup>1</sup>		0.6%		0.5%	
Net interest margin <sup>1</sup>		4.3%		4.0%	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}		58.7%		122.8%	
Loss provision to net charge-offs (qtr)		129.4%	115.8%		
Net charge-offs to average loans and leases <sup>1</sup>		1.4%		1.0%	
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	
Closed-end 1-4 family residential	2.1%	1.9%	0.0%	0.0%	
Home equity	4.1%	1.9%	0.1%	0.0%	
Credit card	0.0%	0.0%	0.0%	0.0%	
Other consumer	4.3%	5.2%	1.7%	0.0%	
Commercial & Industrial	1.7%	0.4%	0.9%	0.0%	
Commercial real estate  Total loans	2.0% 1.9%	1.8%	0.2%	0.5%	